

**Information to identify the case:**

Debtor 1	<u>Anthony J. Suleski II</u>	Social Security number or ITIN	<b>xxx-xx-0597</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>20-23018-GLT</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Anthony J. Suleski II

2/10/21

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Anthony J. Suleski, II  
Debtor

Case No. 20-23018-GLT  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 10, 2021

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2021:

Recip ID	Recipient Name and Address
db	+ Anthony J. Suleski, II, 609 Westland Drive, Gibsonia, PA 15044-9348
15302523	+ ACM MCC VI, LLC, 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842
15302524	+ Amwood, LLP, PO Box 813, Mars, PA 16046-0813
15302525	+ Bertch Cabinet MFG., Inc., PO Box 2280, Waterloo, IA 50704-2280
15302527	+ Citibank, N.A., 298 Wissahickon Avenue, North Wales, PA 19454-4156
15302529	+ Commercial Asset Recovery, 1330 Avenue of the Americas, Suite 23A, New York, NY 10019-5483
15302530	+ Convergent Commerical, Inc., 925 Westchester Ave., Suite 101, White Plains, NY 10604-3562
15302531	+ Creditech, 50 North 7th St, Bangor, PA 18013-1791
15302532	+ Dex Media, Inc., C/O Keifer Law Firm, LLC, 311 Market St., Kingston, PA 18704-5428
15302533	+ First Data, PO Box 173845, Denver, CO 80217-3845
15302534	+ Funding Metrics, LLC, C/O Commerical Asset Recovery, 1330 Avenues of the Americas, Suite 23A, New York, NY 10019-5483
15302535	+ Hladik, Onorato & Federman, LLP, 298 Wissahickon Avenue, North Wales, PA 19454-4156
15302536	+ Kratzenberg, Lazzaro, Lawson & Vincent, 546 Wendel Road, Irwin, PA 15642-7539
15302538	+ National Enterprise Systems, 2479 Edison Blvd, Twinsburg, OH 44087-2475
15302540	+ PA Department of Revenue, PO Box 280948, Harrisburg, PA 17128-0948
15302541	+ Pine-Richland S.D. and Richland Twp., 546 Wendel Road, Irwin, PA 15642-7539
15302543	+ Santander Consumer USA, Po Box 961211, Fort Worth, TX 76161-0211
15302544	+ Shellpoint Mortgage Servicing, PO Box 51850, Livonia, MI 48151-5850
15329195	+ Shellpoint Mortgage Servicing, c/o MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102
15302545	+ Strategic Funding Source, Inc., 120 West 45th Street, Second Floor, New York, NY 10036-0069
15302546	+ Susan H. Suleski, 609 Westland Drive, Gibsonia, PA 15044-9348
15302547	+ Susan Suleski, 609 Westland Drive, Gibsonia, PA 15044-9348
15302548	+ Weltman, Weinberg Reis Co., 436 7th. Ave., Ste 2500, Pittsburgh, PA 15219-1842

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QRSHEARER.COM	Feb 11 2021 04:08:00	Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109
smg	EDI: PENNDEPTREV	Feb 11 2021 04:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 11 2021 03:34:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: kburkley@bernsteinlaw.com	Feb 11 2021 03:36:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15302526	+ EDI: CAPITALONE.COM		

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		Feb 11 2021 04:08:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15302537	+ Email/Text: plamas@credibly.com		
		Feb 11 2021 03:36:00	Merchant Cash & Capital, 460 Park Avenue South, 10th Floor, New York, NY 10016-7470
15302539	+ EDI: NAVIENTFKASMSERV.COM		
		Feb 11 2021 04:08:00	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
15302542	Email/Text: Bankruptcy.Notices@pnc.com		
		Feb 11 2021 03:34:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230
15313288	EDI: PENNDEPTREV		
		Feb 11 2021 04:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
15313288	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Feb 11 2021 03:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946

TOTAL: 10

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Citibank, N.A., not in its individual capacity but
aty	*+	Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	Shellpoint Mortgage Servicing, c/o MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102
15302528	##+	Coastal Pay, 2445 Impala Drive, Carlsbad, CA 92010-7227

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Citibank N.A., not in its individual capacity but solely as Owner Trustee for New Residential Mortgage Loan Trust 2018-5 bnicholas@kmlawgroup.com
Charles James Grudowski	on behalf of Debtor Anthony J. Suleski II cjg@grudowskilaw.com, admin@grudowskilaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor Citibank N.A., not in its individual capacity but solely as Owner Trustee for New Residential Mortgage Loan Trust 2018-5 mmiksich@kmlawgroup.com

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Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Robert Shearer

information@robertshearer.com rshearer@ecf.axosfs.com;rspclaw@gmail.com

Robert Shearer

on behalf of Trustee Robert Shearer information@robertshearer.com rshearer@ecf.axosfs.com;rspclaw@gmail.com

TOTAL: 7